

In re:
Constance L. Lapham
Debtor

Case No. 22-11004-mdc
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0313-2
Date Rcvd: May 25, 2023

User: admin
Form ID: 155

Page 1 of 2
Total Noticed: 14

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 27, 2023:

Recip ID	Recipient Name and Address
db	+ Constance L. Lapham, 25 Dutton Farm Lane, West Grove, PA 19390-9473
14687389	+ CSMC 2021-JR1 TRUST, c/o Select Portfolio Servicing, Inc., c/o Karina Velter, Esquire, Hladik, Onorato, and Federman, LLP, 298 Wissahickon Avenue North Wales, PA 19454-4156
14685061	+ Fay Servicing LLC, 425 South Financial Place, Suite 2000, Chicago, IL 60605-1000
14705164	+ US Bank Trust National Association, Not In Its Ind, c/o Rebecca Solarz, Esquire, KML Law Group, P.C., 701 Market Street, Suite 5000, Philadelphia, PA 19106-1541
14686371	+ US Bank Trust National Association, Not In Its Ind, c/o Joshua I. Goldman, Esq, Padgett Law Group, 6267 Old Water Oak Road, Suite 203, Tallahassee, FL 32312-3858

TOTAL: 5

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
14687260	+ Email/Text: BKSPSElectronicCourtNotifications@spservicing.com	May 26 2023 01:12:00	CSMC 2021-JR1 TRUST, c/o Select Portfolio Servicing, Inc., 3217 S. Decker Lake Dr., Salt Lake City, Utah 84119-3284
14701553	+ Email/Text: BKSPSElectronicCourtNotifications@spservicing.com	May 26 2023 01:12:00	CSMC 2021-JR1 Trust, c/o Select Portfolio Servicing, Inc., P.O. Box 65250, Salt Lake City, UT 84165-0250
14685062	Email/PDF: ais.chase.ebn@aisinfo.com	May 26 2023 01:16:12	JPMCB CARD SERVICES, PO Box 15369, Wilmington, DE 19850
14685063	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	May 26 2023 01:15:55	Portfolio Recovery Associates, LLC, P.O. Box 12914, Norfolk, VA 23541
14685064	+ Email/Text: BKSPSElectronicCourtNotifications@spservicing.com	May 26 2023 01:12:00	Select Portfolio Servicing, 10401 Deerwood Park Blvd, Jacksonville, FL 32256-5007
14699934	^ MEBN	May 26 2023 01:08:07	U.S. Bank Trust National Association, P.O. Box 814609, Dallas, TX 75381-4609
14705025	^ MEBN	May 26 2023 01:08:14	US Bank Trust National Association as trustee, C/O KML Law Group, 701 Market Street Suite 5000, Philadelphia, PA. 19106-1541
14686097	+ Email/Text: bkecf@padgettlawgroup.com	May 26 2023 01:12:00	US Bank Trust National Association, Not In Its Ind, c/o Padgett Law Group, 6267 Old Water Oak Road, Suite 203, Tallahassee, FL 32312-3858
14685065	+ Email/PDF: ais.wellsfargo.ebn@aisinfo.com	May 26 2023 01:16:14	Wells Fargo Bank N.A., POB 14517, Des Moines, IA 50306-3517

TOTAL: 9

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

District/off: 0313-2

User: admin

Page 2 of 2

Date Rcvd: May 25, 2023

Form ID: 155

Total Noticed: 14

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 27, 2023

Signature: /s/Gustava Winters**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 25, 2023 at the address(es) listed below:

Name	Email Address
BRIAN CRAIG NICHOLAS	on behalf of Creditor US Bank Trust National Association Not In Its Individual Capacity But Solely As Owner Trustee For VRMTG Asset Trust bnicholas@kmlawgroup.com, bkgroup@kmlawgroup.com
DENISE ELIZABETH CARLON	on behalf of Creditor US Bank Trust National Association Not In Its Individual Capacity But Solely As Owner Trustee For VRMTG Asset Trust bkgroup@kmlawgroup.com
JOSEPH F. CLAFFY	on behalf of Plaintiff Constance L. Lapham claffylaw@outlook.com claffylaw@aol.com;JClaffyPennsylvania1@jubileebk.net
JOSEPH F. CLAFFY	on behalf of Debtor Constance L. Lapham claffylaw@outlook.com claffylaw@aol.com;JClaffyPennsylvania1@jubileebk.net
JOSHUA I. GOLDMAN	on behalf of Creditor US Bank Trust National Association Not In Its Individual Capacity But Solely As Owner Trustee For VRMTG Asset Trust Josh.Goldman@padgettlawgroup.com, angelica.reyes@padgettlawgroup.com
KARINA VELTER	on behalf of Creditor CSMC 2021-JR1 TRUST c/o Select Portfolio Servicing Inc. karina.velter@powerskirm.com, bankruptcy@powerskirm.com
KENNETH E. WEST	ecfemails@ph13trustee.com philaecf@gmail.com
KENNETH E. WEST	on behalf of Trustee KENNETH E. WEST ecfemails@ph13trustee.com philaecf@gmail.com
SARAH K. MCCAFFERY	on behalf of Creditor CSMC 2021-JR1 TRUST c/o Select Portfolio Servicing Inc. ckohn@hoflawgroup.com
SARAH K. MCCAFFERY	on behalf of Defendant CSMC 2021-JR1 TRUST ckohn@hoflawgroup.com
United States Trustee	USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 11

***UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF PENNSYLVANIA***

In Re: Constance L. Lapham

Debtor(s)

Chapter: 13

Bankruptcy No: 22-11004-mdc

ORDER CONFIRMING PLAN UNDER CHAPTER 13

AND NOW, this May 25, 2023 upon consideration of the plan submitted by the debtor under chapter 13 of title 11 U.S.C. and the standing trustee's report which has been filed; and it appearing that:

A. a meeting of creditors upon notice pursuant to 11 U.S.C. 341 (a) and a confirmation hearing upon notice having been held;

B. the plan complies with the provisions of 11 U.S.C. 1322 and 1325 and with other applicable provisions of title 11 U.S.C.;

C. any fee, charge or amount required under chapter 13 of title 28 or by the plan, to be paid before confirmation, has been paid;

WHEREFORE, it is ORDERED that the plan is CONFIRMED.

Magdeline D. Coleman
Chief Judge ,
United States Bankruptcy Court